

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10655828
	Filing Date		2003-09-05
	First Named Inventor	Phillip C. GRAVES	
	Art Unit	3692	
	Examiner Name	Dr. N. SUBRAMANIAN	
	Attorney Docket Number	62941.002015	

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	2	5812668		1998-09-22	WEBER	
	3	5903633		1999-05-11	LORSCH	
	4	6000608		1999-12-14	DORF	
	5	6270012		2001-08-07	DAWSON	
	6	6038549		1997-12-22	DAVIS	
	7	6507644		2003-01-14	HENDERSON	
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10	6648222		2003-11-18	MCDONALD	
11	6032135		2000-02-29	MOLANO	
12	6202933		2001-03-20	POORE	
13	6473500		2002-10-29	RISAFI	
14	6386457		2002-05-14	SORIE	
15	5903363		1999-07-27	STANFORD	
16	5991748		1999-11-23	TASKETT	
17	5945653		1999-08-31	WALKER	
18	6494367		2002-12-17	ZACHARIAS	
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	20	6381631		2002-04-30	VAN HOFF	
	21	6375073		2002-04-23	AEBI	
	22	6588658		2003-07-08	BLANK	
	23	6332135		2001-12-18	CONKLIN	
	24	6434379		2002-08-13	DESPRES	
	25	6215999		2001-04-10	DORENBOSCH	
	26	6314171		2001-11-06	DOWENS	
	27	5918909		1999-07-06	FIALA	
	28	6315206		2001-11-13	HANSEN	
	29	6208851		2001-03-27	HANSON	
	30	6424706		2002-07-23	KATZ	

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	32	6282566		2001-08-28	LEE, JR.	
	33	6592035		2003-07-15	MANDILE	
	34	6285749		2001-09-04	MANTO	
	35	7171199		2007-01-30	RAHMAN	
	36	6185545		2001-02-06	RESNICK	
	37	6445780		2002-09-03	ROSSET	
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	40	6302326		2001-10-16	SYMONDS	
	41	6918537		2005-07-19	GRAVES	

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	42	7028891		2006-04-18	O'NEAL	
	43	7269256		2007-09-11	ROSEN	
	44	7292998		2007-11-06	GRAVES	
	45	7293704		2007-11-13	SMITH	
	46	7370012		2008-05-06	KARNS	
	47	7580859		2009-08-25	ECONOMY	
	48	4795892		1989-01-03	GILMORE	
	49	4877947		1989-10-31	MORI	
	50	5502765		1996-03-26	ISHIGURO	
	51	4482802		1984-11-13	AIZAWA	
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55	5673309		1997-09-30	WOYNOSKI	
56	5760381		1998-06-02	STICH	
57	5777305		1998-07-07	SMITH	
58	5868236		1999-02-09	RADEMACHER	
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60	6169975		2001-01-02	WHITE	
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	64	6220511		2001-04-24	HOLEC	
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	66	4068213		1978-01-10	NAKAMURA	
	67	4734858		1988-03-29	SCHLAFLY	
	68	6016480		2000-01-18	HOUVENER	
	69	6190256		2001-02-20	WALKER	
	70	6961412		2005-01-01	RUCKART	
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	74	6237023		2001-05-22	YOSHIMOTO	

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	75	4900904		1990-05-13	WRIGHT	
	76	5679938		1997-10-21	TEMPLETON	
	77	5679940		1997-10-21	TEMPLETON	
	78	6226624		2001-05-01	WATSON	
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	81	6334525			KRAMER	
	82	7246097		2007-07-17	MOVALLI	
	83	7376583		2008-05-20	ROLF	
	84	4755940		1988-07-05	BRACHTL	
	85	5255182		1993-10-19	ADAMS	

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	86	5384449		1995-01-24	PEIRCE	
	87	5621787		1997-04-15	MCKOY	
	88	5828740		1998-10-27	KHUC	
	89	5844972		1998-12-01	JAGADISH	
	90	5850599		1998-12-15	SEIDERMAN	
	91	5889863		1999-03-30	WEBER	
	92	5987132		1999-11-16	ROWNEY	
	93	6003014		1999-12-14	LEE	
	94	6018570		2000-01-25	MATISON	
	95	6072870		2000-06-06	NGUYEN	
	96	6119105		2000-09-12	WILLIAMS	

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	97	6163843		2000-12-19	INOUE	
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	99	6298336		2001-10-02	DAVIS	
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	102	6467684		2004-06-22	NILSSON	
	103	6882984		2005-04-19	BOYLE	
	104	6925739		2005-08-02	PITRODA	
	105	7145989		2006-12-05	BOND	
	106	7536349		2009-05-19	MIK	
	107	4908521		1990-03-13	BOGGAN	

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	108	4943707		1990-07-24	BOGGAN	
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	110	5524073		1996-05-04	STAMBLER	
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	112	6032859		2000-03-07	MUEHLBERGER	
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	116	5577109		1996-11-19	STIMSON	
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	118	6502745		2003-01-07	STIMSON	

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	119	6714918		2004-03-30	HILLMER	
	120	6018717		2000-01-25	LEE	
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	123	6094643		2000-07-25	ANDERSON	
	124	5621201		1997-04-15	LANGHANS	
	125	6333976		2001-12-25	LESLEY	
	126	5956695		1999-09-21	CARRITHERS	
	127	5500513		1996-03-19	LANGHANS	
	128	3553440		1971-01-05	DALE	
	129	6038549		2000-03-14	DAVIS	

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15	20020133457		2002-09-19	GERLACH	
16	20010023415		2001-09-20	KEIL	
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	18	20020101966		2002-08-01	NELSON	
	19	20030055782		2003-03-20	SLATER	
	20	20020077076		2002-06-20	SURYANARAYANA	
	21	20050080678		2005-04-14	ECONOMY	
	22	20010001321		2001-05-17	RESNICK	
	23	20030070080		2003-04-10	ROSEN	
	24	20030236704		2003-12-25	ANTONUCCI	
	25	20040181453		2004-09-16	RAY	
	26	20040210519		2004-10-21	OPPENLANDER	
	27	20040215573		2004-10-28	TEUTENBERG	
	28	20040267663		2004-12-30	KARNS	

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	29	20060026073		2006-02-02	KENNY, JR	
	30	20060053056		2006-03-09	ALPACH-GOSS	
	31	20060207856		2006-09-21	DEAN	
	32	20060235754		2006-10-19	WALKER	
	33	20060255135		2006-11-16	SMITH	
	34	20060289621		2006-12-28	FOSS, JR.	
	35	20070118478		2007-05-24	GRAVES	
	36	20080041938		2008-02-21	WISE	
	37	20020138351		2002-09-26	HOUVENER	
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42	20030187781		2003-10-02	ARTHUS	
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3	96/38801	WO		1996-12-05	TASKETT		<input type="checkbox"/>
4	96/41462	WO		1996-12-19	DENTILINGER		<input type="checkbox"/>
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6	Blockbuster Seeks Branding Partner, Debit Card News, Sept. 28, 1995, at 8.	<input type="checkbox"/>
7	Press Release, First Data Corp., First Data Supports Pilot for Shell Oil Pre-paid Card, Aug. 29, 1996.	<input type="checkbox"/>
8	MicroTrax, Ltd., PC Electronic Payment Systems Reference Manual, 1995.	<input type="checkbox"/>
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10	ValueLink Product Information, 1997.	<input type="checkbox"/>
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13	ALLENE SYMONS, Calling Cards Ring Clear for Drug Chains, Drug Store News, Mar. 1, 1999, at 39.	<input type="checkbox"/>
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18	PATRICIA A. MURPHY, New Breeds of Debit Cards Offer Expanded Opportunities for Retailers, Stores, May 1999, at 76.	<input type="checkbox"/>
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First Named Inventor	Phillip C. GRAVES
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Examiner Name	Dr. N. SUBRAMANIAN
Attorney Docket Number	62941.002015

38	ROGER CLARKE, Privacy Issues in Smart Card Applications in the Retail Financial Sector, in Smart Cards and the Future of Your Money, June 1996, at 157.	<input type="checkbox"/>
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43	BASLE, Security of Electronic Money, Report by the Committee on Payment and Settlement Systems and the Group of Computer Experts of the Central Banks of the Group of Ten Countries, Aug. 1996.	<input type="checkbox"/>
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49	U.S. Provisional Patent Application No. 60/108,762, "Electronic Payment System", David RESNICK, Published 02/06/2001	<input type="checkbox"/>
50	U.S. Provisional Patent Application No. 60/141,994, "Precash Payment System", David RESNICK, published 02/06/2001	<input type="checkbox"/>

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